
State: District of Columbia **First Filing Company:** American Zurich Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Multistate Commercial Property ISO Business Income Options # 43207
Project Name/Number: /43207

Filing at a Glance

Companies: American Zurich Insurance Company
American Guarantee and Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company
Empire Fire and Marine Insurance Company

Product Name: Multistate Commercial Property ISO Business Income Options # 43207

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

Date Submitted: 02/11/2020

SERFF Tr Num: ZURC-132250837

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 43207

Effective Date 06/01/2020

Requested (New):

Effective Date 06/01/2020

Requested (Renewal):

Author(s): Telese Hampton

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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General Information

Project Name: Status of Filing in Domicile:
Project Number: 43207 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/11/2020
State Status Changed: Deemer Date:
Created By: Telese Hampton Submitted By: Telese Hampton
Corresponding Filing Tracking Number: ZURC-132250838

Filing Description:

The purpose of this filing is to submit a new optional endorsement that attaches to the following ISO Commercial Property Coverage Forms:

Business Income (And Extra Expense) Coverage Form
Business Income (Without Extra Expense) Coverage Form

We have included an Explanatory Memo for you to review.

Company and Contact

Filing Contact Information

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Schaumburg, IL 60196

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Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Empire Fire and Marine Insurance Company	CoCode: 21326	State of Domicile: Illinois
13810 FNB Parkway	Group Code: 212	Company Type:
Omaha, NE 68154-5202	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 47-6022701	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	First Filing Company:	American Zurich Insurance Company, ...
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Business Income – Options for the Period of Restoration	U-CP-758-A CW	06 19	END	New			UCP758ACW0619 - Form.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other



Business Income – Options For The Period Of Restoration

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy No.

Effective Date:

This endorsement modifies insurance provided under the:

Business Income (And Extra Expense) Coverage Form
Business Income (Without Extra Expense) Coverage Form

Schedule

- ☐ 72-Hour Time Period Is Eliminated
- ☐ 72-Hour Time Period Is Replaced by 24 Hours
- ☐ 72-Hour Time Period Is Replaced by 120 Hours
- ☐ 72-Hour Time Period Is Replaced by 168 Hours

A. If the Schedule indicates that the 72-hour time period is eliminated, then:

1. The 72-hour time period in the definition of "period of restoration" is deleted. Therefore, the "period of restoration" for Business Income Coverage begins at the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is deleted. Therefore, coverage under the Additional Coverage – Civil Authority begins at the time of action of civil authority, subject to all other provisions of that Additional Coverage.

B. If the Schedule indicates that the 72-hour time period is replaced, then:

1. The 72-hour time period in the definition of "period of restoration" is replaced by the time period designated in the Schedule by an "X". Therefore, the "period of restoration" for Business Income Coverage begins the number of hours designated in the Schedule after the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is replaced by the time period designated in the Schedule by an "X". Therefore, coverage under the Additional Coverage – Civil Authority begins the number of hours designated in the Schedule after the time of action of civil authority, subject to all other provisions of that Additional Coverage.

All other terms, conditions, provisions and exclusions of this policy remain the same.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memo
Comments:	
Attachment(s):	Explanatory Memorandum.pdf
Item Status:	
Status Date:	

Forms Explanatory Memorandum Commercial Property Coverage Part

The purpose of this filing is to submit a new optional endorsement that attaches to the following ISO Commercial Property Coverage Forms:

Business Income (And Extra Expense) Coverage Form

Business Income (Without Extra Expense) Coverage Form

U-CP-758-A CW (06/19) Business Income – Options For The Period Of Restoration

This endorsement provides several options to decrease or increase the 72-hour waiting period that applies to Business Income coverage. The options range from the elimination of the 72-hour period to increasing it to a 168-hour period. Choosing an option that increases the 72-hour waiting period will result in a reduction of coverage. Choosing an option that decreases the 72-hour waiting period will result in broadening of coverage.

This Explanatory Memorandum is for informational purposes only. It does not modify, reduce, or broaden policy coverage. The actual rights of the Company and the Insured are contained in the policy provisions.